



Order Filed on September 24, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlton@kmlawgroup.com

Attorneys for BANK OF AMERICA, N.A.

In Re:

Caryn A. Aretino, and Joseph C. Aretino,

Debtor.

Case No.: 18-23657 KCF

Adv. No.:

Hearing Date: 9/12/18 @10:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 24, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Caryn A. Aretino, and Joseph C. Aretino

Case No.: 18-23657 KCF

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 70 Jackson Street, Long Branch, NJ, 07740-0000, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Goldsmith Cohen, Esquire, attorney for Debtor, Caryn A. Aretino and Joseph C. Aretino, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to file a Notice of Request for Loss Mitigation by September 21, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is to make adequate protection payments directly to Secured Creditor of \$1,520.00 per month; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by the date set forth in the loss mitigation order, or as may be further extended by an Order Extending Loss Mitigation or an amended plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay pre-petition arrears while loan mod is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears, or to any post-petition arrears that may accrue while the loan modification is pending, including its rights to collect the full monthly payment should a loan modification be unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.